
Workforce and Affordable Housing Solutions
Inclusive list from Governor's HCT Meeting December 10, 2007
And MEDA Meetings in 2007

BRAINSTORMING IDEAS
Development

Bank financing of cooperative housing

Lender financing

Reduce costs of infrastructure improvements

Inclusionary zoning incentives and density bonuses

Tax Increment Financing (TIF) of housing project through economic development of local government

Involve private business sector with workforce housing issues

Alternative construction methods

Employer assisted programs

Encourage the development of building trades in order to recruit new workers

Housing infrastructure program like Wyoming

Create new financing tools for construction of Affordable Rental Housing: aggregate, pool and syndicate available capital

Promote new forms of housing tenure; provide residents an equity stake in cooperatively or privately owned multi-family developments

Tax credit to builders for meeting goal

Incentives for the private sector

T.I.F. and tax incentives for development inside existing towns or for annexing

Public / Private partnerships. Local to state.

BRAINSTORMING IDEAS
Public Outreach

The towns need to invest in programs

Educate state and federal legislators through outreach. Educate local public officials

Create a governor's commission on aging and Disability to help communities be welcoming for all: housing, transportation, economic development, workforce, education, health care, support systems

We need greater coordination of housing initiatives with DPHHS Initiatives: Olmsted efforts to support community living for those in institutions and nursing homes

Assist tribes with needs assessment on reservations

Promote the HCT Technical Assistance

Use the HAL concept across Montana

Inform the public about the impact of land use patterns and encourage higher density

The Realtors of Montana would like to be used as a resource to help with questions on real estate, home sales, vacant land and commercial property

Facilitate a meeting of lenders. Talk about models for coops, manufactured parks, land trusts and a statewide self-help pilot program

Don't create programs that give a large break to a select few; give breaks to all

Fund a working group to research "economic growth potential" for rural Montana communities.

Emergency housing for short term needs

Fully understand the real or perceived obstacles to adequate Affordable housing stock and appropriate financial options for the broad range of Montana communities

Educate potential homebuyers to the fact that a typical mortgage payment will not increase over length of mortgage, unlike other payments. Also state that inflation + cost of living increases reduce the percentage of income needed to pay mortgage payment. Also remind people to invest in a home before retirement. Get people out of rentals and in to homeownership

BRAINSTORMING IDEAS

Training

Integrate training with those available in the workforce

Provide support of construction trades in high school system

Have a training program on how to calculate the unit cost of housing

Assist tribes to build capacity of Tribal Housing Program staff and the program recipients

Offer financial education at all levels of education; K-12 and college

Develop a list of programs developed in other states/countries to address this issue. How effective were they, what worked or didn't

By taking a creative approach to generating housing for the homeless, we could also provide opportunities to learn living wage skills (building) and new housing geared to this population

Adopt a widespread financial literacy, homeownership, and Individual Development Account programs. These programs could prepare all Montanans for future homeownership

Develop partnerships between building apprenticeships. Provision of labor for training in exchange for development of worker housing. These partnerships could be replicated in other areas

BRAINSTORMING IDEAS

Tax Credits

Tax incentives for building downtown

Tax credit districts for affordable housing within the urban core

Montana tax credit program to help develop workforce housing

Increase state tax break for gifting property to a non-profit for economic development, housing, or job creation

Tax credit incentive for “for-profit” businesses to provide infrastructure to housing developments

Increase percentage for state historic tax credit

Tax credits for investors who sell Manufactured Housing Communities (Mobile Home Parks) to the park residents

Encourage owner-occupied, cooperatively owned and managed multifamily units through tax credits for both occupants and builder/developers

Individual Family Tax Credit Program. Feasibility? Eligibility?

BRAINSTORMING IDEAS

Federal Funding

Lobby for increased federal funding for housing programs

Use the WIRED concept

Expand public housing within city limits; currently people in poverty are pushed further from services and become more isolated

Access USDHHS Assets for Independence (AFI) program for matched savings accounts to help low income families save for their first home. Requirement for matching funds except in the case of CDBG economic development funds

Let entitlement communities apply for state HOME and CDBG funds to better leverage resources for workforce housing

De-fund the war in Iraq and use those billions to address Montana's and the U.S.'s Affordable Housing Crisis (ignored by the Bush Administration)

BRAINSTORMING IDEAS

Rentals

Communicate the need for market preservation

Prevent discrimination of Section 8 recipients

Provide renters with a housing subsidy equal to the homeowner mortgage income tax deduction

Rehabilitation or replacement of non-livable housing

Create escrow or reserve accounts to help renters better manage their often uneven rent paying ability

Money for renters for application fees, to help people get back on track after crisis and for deposit assistance

Shorten the waiting period for Section 8 housing

Include moderate and low-income Montanans and their perspective while planning for increased Montana affordable rental housing, as well as home purchases. Provide renters with a subsidy and real help

BRAINSTORMING IDEAS

Housing Montana Fund

State funding is needed

Fund a Workforce Housing program; include land and infrastructure

Allow non-profit funding for land banking for affordable housing projects

Real estate "transaction fee" on home sales to go into Housing fund

Fund the Montana Housing Fund: \$30 million

Add a contribution election to the state tax return that would go to the Montana Housing Fund

Montana Housing Fund: Housing policy works best when it expands available choices and enhances the capacity of families to make informed decisions

Also fund the National Affordable Housing Trust Fund and get Baucus, Tester, Rehberg to endorse and promote this

Use state/federal dollars to reduce interest rate for moderate income home buyers, with payback provision

State funded program for Native American Affordable Housing. Minnesota has one; why can't we?

Invest some portion of the coal tax corpus in housing and housing support where the investment is not risky (i.e. strong credit-worthy home loans) to free up resources for more risky housing investments

State grants / low interest loans to private landlords to improve energy efficiency of apartment buildings; lower utility costs equals stabilized rents

Homelessness is already a critical issue in Montana and is bound to grow in view of the enhanced economy and expanded workforce of this vibrant economy. There are no earmarked resources to guarantee permanent housing adequate to meet the needs of this population. A Homeless Trust Fund and Tax Credits specific to providing housing for those at 0 to 30% AMI could help ensure that this group will not be further marginalized

BRAINSTORMING IDEAS

Planning

Increase flexibility of state and federal programs to meet housing needs

Provide grants for housing project feasibility studies

Model policies

Require affordable housing strategy in local growth policies

State-mandated planning and zoning that emphasizes incentives and flexibility

Use Tax Increment Financing (TIF) for neighborhood preservation and redevelopment

Expand the use of impact fees

Require cost-benefit evaluation of development standards

Increase transportation options for increased density areas

Eliminate minimum lot sizes

Require cost / benefit analysis of water / sewer districts vs. services tying into city services

Coordinate housing initiatives with MT DPHHS initiatives, transportation, K-12, post-secondary, labor, etc

Redirect MDT, TSEP, CDBG, & other state infrastructure funding programs to promote SB201 Planning & Development in SB201 planned areas

Promote 2007 SB201 Planning & Zoning by providing infrastructure dollars for cities and counties that do SB201 planning & zoning

Ensure that the homeless population is factored into planning; encourage communities to consolidate into groups to share limited resources for social programs

Encourage local communities to plan for housing

Increase state funding for public transit (affordable housing often require residents to drive long distances to work). Connect transit planning to growth plans; transit is needed to support high density housing

Create process for local housing planning groups to learn from each other. (Association of Local Planning for Housing Organizations)

Avoid increased regulation, which adds costs

Provide incentives for new construction and rehab of old

Focus on elderly housing issues

Give incentives to put houses on infill lots

BRAINSTORMING IDEAS

Subdivision Law

Make annexation laws and extension of services more flexible

Modify the Montana Code Annotated Special Improvement Districts to favor high density housing

Develop statutory cooperative Planned Unit Development act, allowing local governments to determine density

Streamline state subdivision law and local regulations

Encourage reasonable regulations and standards in local zoning and subdivision regulations

Eliminate restrictive land use policies that limit supply of affordable, high density multifamily housing; rental or homeownership

Local planners have a responsibility to begin to seriously plan for the accommodation of housing in lieu of the regulation of housing. Put local governments back into the community development business

Update Cooperative Laws for ease of cooperative housing developments

Zoning to allow for multi use neighborhoods; multifamily, single family, industrial, retail, seniors, disabled

Building codes: lot sizes and sidewalks. (Culbertson vs. Bozeman)

BRAINSTORMING IDEAS

Manufactured Housing

Fund the mobile home replacement program

Prison-built "Montana Houses"

Encourage in-state manufacturing of modular housing

Assure inclusionary zoning for manufactured housing

Encourage more favorable financing terms for manufactured housing

Increase use of manufactured housing for infill development

Increase production of "Montana Houses"

Encourage, assist and support the new manufacturing of modular housing on the reservations with engagement of the tribes in both management and production

Prison built houses to provide low income houses and train workers/inmates for future construction industry jobs

Copy the Oregon Program to purchase mobile home parks by tenants

BRAINSTORMING IDEAS

Design

Adopt the 2006 energy code

Encourage "Lean & Green Construction" methods

Establish minimum standards to ensure accessible housing stock

Use "USBC" funding for low income houses to meet Energy Star standards. For self-help, like Habitat for Humanity, use funding for going beyond minimum standards. Find funding for extra insulation, better equipment, windows. E-Star certification

Design a subdivision, for the retirement population, with 1500 sq. foot, single-level houses, without great rooms. Saves energy

Address affordability and accessibility needs for all; in homeownership, rentals, and rehabilitation

Build community capacity. Economic development and training opportunities needed, infrastructure, self sustainability. Green development: solar and wind

Link Housing Development and housing rehab to energy conservation and alternative energy development, such as using material from forest thinning projects to build pellet manufacturing industry. Use state dollars to subsidize energy efficient boilers

A social enterprise model that combines housing, living wage jobs and mental health and chemical dependency treatment would appear to be most effective solution. The Pioneer Human Services offers an excellent model

BRAINSTORMING IDEAS

Land

Public lands available for affordable housing

Allow swaps or sales of federal lands for affordable housing

Use a "request for review" process of publicly-owned property

Tax deed property could be used for "urban homesteading" or building sites for self-help housing or Habitat for Humanity

Initiate a 5-year review of public lands and how they fit changing "community" needs

Land banking

High density zoning

Land trusts

Develop a method for transferring vacant, municipally-owned lots to local housing programs

Facilitate Community Land Trusts statewide

BRAINSTORMING IDEAS

Rehabilitation

Offer rehabilitation dollars for the second stories in business districts

Encourage energy conservation and weatherization in the rehabilitation of existing homes

Offer incentive for donation of housing to local governments

Fund statewide rehab accessibility program for rentals and homeowners

Rehabilitation of existing housing should be a high priority

Landfills for reconstruction waste

Don't regulate rehab out of existence. Too many engineers and the requirement to be 100% "up to code" will kill most rehab projects

Link housing rehab and first time home buyers program with rehab emphasizing energy efficiency and alternative/sustainable energy sources

Preservation of existing units. Know how many and what type are needed for each community. Form partnerships. Community capacity

Encourage energy conservation and weatherization for families with income levels higher than the current of LIEAD eligibility. Offer low or no interest loans for energy conservation measures

BRAINSTORMING IDEAS

Property Taxes

Residential property tax inequities vs. commercial

Direct excess funds to programs like TSEP, any infrastructure program, instead of refunds

Consider statutory changes to encourage local governments to provide infrastructure through taxation

Indexing of property taxes

Defer Impact Fees for low-income homebuyers until they sell or refinance

Reduce tax burden, not just property tax, all taxes

BRAINSTORMING IDEAS

Public Perception

Consider using the word “livable”, instead of affordable

First, define what affordable housing is and how much we need

Create a State constitutional amendment for the right to safe, affordable housing. Tax subsidy and direct subsidy approach

Define 30% of gross income as an affordability limit, to ensure families have adequate resources for other needs

Gap analysis of median incomes vs. median housing costs

Identify key players

Change the perception that housing development is not a good thing

Top-down design of solutions will not have adequate buy-in to succeed

Education of everyone on all issues and programs and on the jargon will help get everyone to the table

Help communities address local housing issues through capacity building, needs assessment and training

Prepare a white paper. Document the problem. Outline the solution

BRAINSTORMING IDEAS

Foreclosure

Mirror the Federal law, forgiving mortgage debt from income tax

Check out the foreclosure laws; does it fit today?

Create a more flexible refinancing product

Ramp up the ad campaign for Foreclosure Prevention

BRAINSTORMING IDEAS

Infrastructure

Consider one-time state infrastructure funding of critical infrastructure (roads, sewer, water) to improve deteriorating local infrastructure and providing infrastructure for future affordable development

Create a \$100 million infrastructure fund for one-time grants to extend public sewer, water, and city/town street networks

Community Infrastructure Funds (Treasure State Endowment)

Identify the infrastructure problems; such as water and sewer

Look at Wyoming's Affordable Housing Infrastructure Program

BRAINSTORMING IDEAS

Community Dynamics

Aging population. Subsidize Public Transportation

Declining school enrollment, especially in smaller communities

Identify existing housing investment

Consolidate efforts to help the homeless population between communities to stretch resources